

**Fill in this information to identify your case:**

Debtor 1 Dennis Clifford Bruce  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Iowa

Case number 24-00179  
(If known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.


**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X**   
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date 04/18/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

IN RE:

DENNIS CLIFFORD BRUCE,

Debtor.

Chapter 7

Case No. 24-00179

**AMENDMENTS TO STATEMENT OF  
FINANCIAL AFFAIRS & SCHEDULE A/B**

COMES NOW the Debtor, Dennis C. Bruce, by and through its undersigned counsel, and amends his Statement of Financial Affairs and Schedule A/B previously filed (Doc. 1).

**AMENDMENTS TO STATEMENT OF FINANCIAL AFFAIRS**

1. The Debtor's initial response to *List Certain Payments You Made Before You Filed for Bankruptcy* is hereby amended to include December 19, 2023 and January 24, 2024 mortgage payments of \$50,000.00 and \$6,724.58, respectively, that were inadvertently left off the initial petition but were listed in the bank statements sent to the Trustee as follows (Part 3: No. 6):

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
IBMC	12-20-23	\$25,000.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
IBMC	01-10-24	\$35,000.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
IBMC	12-19-23	\$50,000.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
IBMC	01-24-24	\$6,724.58	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

2. With the mortgage payment additions, Debtor's initial response to *Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?* is hereby amended from \$60,000.00 to \$116,724.58 as follows (Part 3: No. 8, second entry):

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Candace Bruce 565 Eastview Ave Marion, IA 52302	11-10-23	\$23,754.00	\$0.00	Closed out jointly owned Robinhood brokerage account and distributed her interest to spouse.
Candace Bruce 565 Eastview Ave Marion, IA 52302	12-19-23 + 12-20-23 + 01-10-24 + 01-24-24	\$116,724.58	\$0.00	Paid off joint mortgage on homestead.
Candace Bruce	01-03-24	\$16,250.00	\$0.00	Her half of 2018 Jeep Wrangler sale.

3. The Debtor's initial response to *Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?* is hereby amended to include Conduit Direct Group, LLC, for which Debtor holds 19% interest, and which company has a negative balance, as follows (Part 11: No. 27):

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed EIN:     47-2908533 From-To   02/2015 - 01/2024
BDC Group, Inc. 925 Boyson Ct Hiawatha, IA 52233	telecom service provider  Todd Shores	
Conduit Direct Group, LLC 120 50th Ave SW, Suite 300 Cedar Rapids, IA 52404	manufacturer of plastics  R. Gerald Beranek	EIN: From-To   04/19/2023 to present

### AMENDMENT TO SCHEDULE A/B

4. With the addition of Conduit Direct Group, LLC to the Statement of Financial Affairs, Debtor's Schedule A/B Property section for *Non-publicly traded stock and interests in incorporated and unincorporated business, including an interest in an LLC, partnership and joint venture* is hereby amended as follows (Part 4: No. 19):

■ Yes. Give specific information about them.....		
Name of entity:	% of ownership:	
BDC Group, Inc (Note: filed for Chapter 7 on 01/29/2024)	100 %	\$0.00
Conduit Direct Group, LLC (note: negative profits)	19 %	\$0.00

DECLARATION

I, the undersigned Debtor, verify that the information set forth herein is true and correct to the best of my knowledge. I further state that in all other respects the Statement of Financial Affairs, Schedule A/B, and all other Schedules previously filed herein remain unchanged.

Dated this 16th day of April 2024.

  
\_\_\_\_\_  
Dennis C. Bruce

Respectfully submitted,  
DAY RETTIG MARTIN, P.C.

/s/ Ronald C. Martin  
Ronald C. Martin AT0005050